

<i>SERFF Tracking Number:</i>	<i>AMMH-125988170</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Modern Home Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$150</i>
<i>Company Tracking Number:</i>	<i>20081222-02</i>		
<i>TOI:</i>	<i>09.0 Inland Marine</i>	<i>Sub-TOI:</i>	<i>09.0005 Other Commercial Inland Marine</i>
<i>Product Name:</i>	<i>Arkansas Collateral Protection Program</i>		
<i>Project Name/Number:</i>	<i>Arkansas Collateral Protection Program/20081222-02</i>		

## Filing at a Glance

Company: American Modern Home Insurance Company

Product Name: Arkansas Collateral Protection Program SERFF Tr Num: AMMH-125988170 State: Arkansas

Program

TOI: 09.0 Inland Marine

SERFF Status: Closed

State Tr Num: EFT \$150

Sub-TOI: 09.0005 Other Commercial Inland Marine

Co Tr Num: 20081222-02

State Status: Fees verified and received

Filing Type: Rule

Co Status:

Reviewer(s): Betty Montesi,  
Llyweyia Rawlins

Author: Ryan Bush

Disposition Date: 01/14/2009

Date Submitted: 01/14/2009

Disposition Status: Exempt from Review

Effective Date Requested (New): 03/01/2009

Effective Date (New): 03/01/2009

Effective Date Requested (Renewal): 03/01/2009

Effective Date (Renewal):  
03/01/2009

State Filing Description:

## General Information

Project Name: Arkansas Collateral Protection Program

Status of Filing in Domicile:

Project Number: 20081222-02

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 01/14/2009

State Status Changed: 01/14/2009

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

We are pleased to submit for approval an update to our Collateral Protection Program. The list below sums up the changes made to the program. If you need further elaboration, please do not hesitate to let us know.

Rules

SERFF Tracking Number: AMMH-125988170 State: Arkansas  
 Filing Company: American Modern Home Insurance Company State Tracking Number: EFT \$150  
 Company Tracking Number: 20081222-02  
 TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine  
 Product Name: Arkansas Collateral Protection Program  
 Project Name/Number: Arkansas Collateral Protection Program/20081222-02

Indirect Loan / Lease Debit Option - We are adding a premium debit of up to 50% that will apply to the master policy when the master policyholder does not originate their own loans/leases or does not originate a percentage of their own loans/leases.

There is no impact associated with this filing. We hope that the included information will provide the detail necessary to approve this filing for an effective date of March 1, 2009. If you need any further information or have further questions, please let me know.

## Company and Contact

### Filing Contact Information

Ryan Bush, Filing Analyst rbush@amig.com  
 7000 Midland Blvd (800) 759-9008 [Phone]  
 Amelia, OH 45102

### Filing Company Information

American Modern Home Insurance Company CoCode: 23469 State of Domicile: Ohio  
 7000 Midland Blvd. Group Code: 361 Company Type: Property and  
 Casualty  
 Amelia, OH 45102 Group Name: State ID Number:  
 (800) 759-9008 ext. [Phone] FEIN Number: 31-0715697  
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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$150.00  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Modern Home Insurance Company	\$150.00	01/14/2009	25020022

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Llyweyia Rawlins	01/14/2009	01/14/2009

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## Disposition

Disposition Date: 01/14/2009

Effective Date (New): 03/01/2009

Effective Date (Renewal): 03/01/2009

Status: Exempt from Review

Comment:

This line is exempt from filing rates/rules in compliance with ACA 23-67-206 which states that P&C insurance for commercial risks, excluding workers' compensation, employers' liability and professional liability insurance, including but not limited to, medical malpractice insurance, are exempted from the rate/rule filing and review requirements.

Rate data does NOT apply to filing.

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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Explanatory Memorandum	Accepted for Informational Purposes	Yes
<b>Rate</b>	General Rules (Page 2)	Accepted for Informational Purposes	Yes

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## **Rate Information**

Rate data does NOT apply to filing.

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## Rate/Rule Schedule

<b>Review Status:</b>	<b>Exhibit Name:</b>	<b>Rule # or Page #:</b>	<b>Rate Action</b>	<b>Previous State Filing Attachments Number:</b>
Accepted for Informational Purposes	General Rules (Page 2)	Page 2, Rule 11	Replacement	Page 2 of Rate & Rule Manual.pdf

**COLLATERAL PROTECTION PROGRAM  
GENERAL RULES - PAGE 2**

8. ELIGIBLE COLLATERAL

Aircraft (Not in Motion)	All Terrain Vehicles	Campers	Farm Tractors
Horse Trailers	Light Equipment	Mobile Homes	Motorcycles
Motor Homes	Office Trailers	Pleasure Watercraft	Recreational Vehicles
Vehicles (Commercial)	Vehicles (Non-Commercial)		

9. ELIGIBLE COLLATERAL CREDITS / DEBITS

- A. 75% premium credit for Mobile Homes, Motor Homes, and Recreational Vehicles.  
50% premium credit for Pleasure Watercraft.
- B. 25% premium debit for vehicles used for Commercial Purposes.

10. ADDITIONAL BORROWER COVERAGES

See the Rate Filing Page - Page 3 - II. Optional Coverages

11. INDIRECT LOAN / LEASE DEBIT

- A. A premium debit will apply to the Master Policy when the Master Policyholder does not originate their own loans/leases or does not originate a percentage of their own loans/leases.



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## Supporting Document Schedules

**Satisfied -Name:**      Explanatory Memorandum      **Review Status:**  
Accepted for Informational      01/14/2009  
Purposes

**Comments:**

**Attachment:**

Filing Memorandum.pdf

# **ARKANSAS FILING MEMORANDUM COLLATERAL PROTECTION PROGRAM**

We are pleased to submit for approval an update to our Collateral Protection Program. The list below sums up the changes made to the program. If you need further elaboration, please do not hesitate to let us know.

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